Case 05-75844 Doc 1 Filed 10/07/05 Entered 10/07/05 19:08:11 Desc Main (Official Form 1) (12/03) Document Page 1 of 36 FORM B1 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Marvetta Randolph All Other Names used by the Joint Debtor in the last 6 years All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4696 No. (if more than one, state all): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Street Address of Debtor (No. & Street, City, State & Zip Code): 2409 Dresden Avenue Rockford, IL 61103 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Winnebago Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): **Information Regarding the Debtor (Check the Applicable Boxes)** Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. **Type of Debtor** (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) Individual(s) Railroad Chapter 13 Chapter 7 Corporation Stockbroker Chapter 11 ☐ Chapter 12 Commodity Broker Chapter 9 Partnership ☐ Clearing Bank Sec. 304 - Case ancillary to foreign proceeding Other Nature of Debts (Check one box) Filing Fee (Check one box) ✓ Consumer/Non-Business ☐ Business ▼ Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 16-49 100-199 200-999 1000-over Estimated Number of Creditors $\overline{\mathbf{A}}$ Estimated Assets

\$1,000,001 to \$10,000,001 to \$50,000,001 to

\$50 million

\$1,000,001 to \$10,000,001 to \$50,000,001 to

\$50 million

\$100 million

\$100 million

More than

\$100 million

П

More than

\$100 million

Estimated Debts \$0 to \$50.

\$0 to

\$50,000

 $\overline{}$

\$50,000

\$50,001 to

\$100,000

П

\$50,001 to

\$100,000

 \mathbf{V}

\$100,001 to

\$500,000

\$100,001 to

\$500,000

\$500,001 to

\$1 million

\$500,001 to

\$1 million

\$10 million

П

\$10 million

Date

Title of Authorized Individual

Case 05-75844

(Official Form 1) (12/03)

Doc 1

Filed 10/07/05

Document

Entered 10/07/05 19:08:11 Desc Main

A bankruptcy petition preparer's failure to comply with the provisions

of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Page 2 of 36

FORM B1, Page 2

Case 05-75844 Doc 1 Filed 10/07/05 Entered 10/07/05 19:08:11 Desc Main Document Page 3 of 36

IN RE Marvetta Randolph

Debtor(s)

Case No. __

VOLUNTARY PETITION Continuation Sheet - Page 1 of 1

Prior Bankruptcy Case Filed Within Last 6 Years:

Location Where Filed: Northren District Of Illinosis

Case Number: 99-08093 Date Filed: 03-12-1999

Location Where Filed: Northern District Of Illinois

Case Number: 03-15001 Date Filed: 04-03-2003

Location Where Filed: Northern District Of Illinois

Case Number: 04 06642

Date Filed:

Location Where Filed: Northern District Of Illiinois

Case Number: 04-44498

Date Filed: 12/04

Entered 10/07/05 19:08:11 Desc Main Case 05-75844 Doc 1 Filed 10/07/05

Document Page 4 of 36 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No
Marvetta Randolph	Chapter 13
Debto	or(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

			Al	MOUNTS SCHEDULEI)
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	41,155.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		23,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	15		72,707.33	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,150.52
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,713.52
Total Number of Sheet	s in Schedules	25			
		Total Assets	41,155.00		
			Total Liabilities	95,707.33	

Case 05-75844	Doc 1	Filed 10/07/05	Entered 10/07/05 19:08:11	Desc Main
		Document	Page 5 of 36	

Debtor(s)

SCHEDULE A - REAL PROPERTY

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

(Report also on Summary of Schedules)

ase 05-75844	Doc 1	Filed 10/07/05	Entered 10/07/05 19:08
		D = = : : : = = = : = +	Dama C of OC

C

Document Page 6 of 36

Case No.

Desc Main

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		(Lasalle Bank Checking account		0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furniture		600.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books & Pictures		100.00
6.	Wearing apparel.		Clothing		100.00
7.	Furs and jewelry.		Jewelry		100.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Thrift Savings		20,000.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

Document

Page 7 of 36

_ Case No. __

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Dodge Stratus Sdn		20,255.00
24.	Boats, motors, and accessories.	Х			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed. Itemize.	X			
			ТОТ	AL	41,155.00

Case 05-75844	Doc 1	Filed 10/07/05	Entered 10/07/05 19:08:11	Desc Main
		Document	Page 8 of 36	

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Case No.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Furniture	735 ILCS 5 §12-1001(b)	600.00	600.00
Books & Pictures	735 ILCS 5 §12-1001(a)	100.00	100.00
Clothing	735 ILCS 5 §12-1001(a)	100.00	100.00
Jewelry	735 ILCS 5 §12-1001(b)	100.00	100.00
Thrift Savings	735 ILCS 5 §12-1006(a)	20,000.00	20,000.00
2005 Dodge Stratus Sdn	735 ILCS 5 §12-1001(c)	1,200.00	20,255.00
	735 ILCS 5 §12-1001(b)	1,300.00	

Filed 10/07/05 Document

Entered 10/07/05 19:08:11 Desc Main Page 9 of 36

Case No.

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Continuation Sheets attached			(Total C	n ull	ıs pe	ige)	20,000.00
0 Continuation Sheets attached			(Total o		Subt		23,000.00
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.	-						
			Value \$				
Account No.							
			Value \$ 20,255.00				2,745.00
P O Box 6931 The Lakes, NV 88901-6931			to be paid outside the chapter 13 plan				23,000.00
Account No. Citifinancial	 ^		Automobile Balance 2005 Dodge Stratus to be paid outside the chapter 13 plan				22.000.00
(See instructions above.)	T O R	Ċ	PROPERTY SUBJECT TO LIEN	G E N T	D A T E D	T E D	UNSECURED PORTION, IF ANY
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER.	C O D E B	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF	C O N T I	N L I Q U I	D I S P U	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL

Case 05-75844 Doc 1 Filed 10/07/05 Document

Entered 10/07/05 19:08:11 Desc Main Page 10 of 36

Case No.

IN RE Marvetta Randolph

© 1993-2005 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)	but before the
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commisqualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding to original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(he filing of the
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the or or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	iginal petition,
Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as U.S.C. § 507(a)(5).	provided in 11
Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or service family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)	es for personal,
Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provide § 507(a)(7).	d in 11 U.S.C.
Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §	507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Curr of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insurinstitution. 11 U.S.C. § 507(a)(9).	
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.	stment.

O Continuation Sheets attached

05 19:08:11 Desc Main Document Page 11 of 36 IN RE Marvetta Randolph Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors	holding	g un	secured nonpriority claims to report on this Scheo	dule	F.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 3871202560TCF			collection				
ACC International 919 Estes Court Schaumburg, IL 60193							400.00
A			Assignee or other notification for:				402.98
Account No. TCF BANK			ACC International				
Account No.			PHONE BILL				
ACN CUSTOMER SERVICE 6327 S. PAULINA ST. CHICAGO, IL 60636							999.42
Account No.			Collection				800.13
Advanse Fiance P.O.Box 1572 Southeastern, PA 19399							500.00
Account No. 55034995			collections				
ALAMO RENT A CAR P.O.BOX 22776 FORT LAUDERDALE, FL 33335							1,209.00
		<u> </u>	L		L Subt	otal	1,209.00
14 Continuation Sheets attached			(Total o				2,912.11
			(Complete only on last sheet of Schedule l	F) 1	тот	`AL	

Page 12 of 36

_ Case No. __

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 118157			collections				
ALEGIS GROUP P.O.BOX 10675 GREENVILLE, SC 29603							395.00
Account No. 5s3425206371			collections				
Allied Interstate P.O.Box 361774 Columbus, OH 43236							
Account No.			utility		<u> </u>		322.00
Ameritech Bill Payment Center Chicago, IL 60663			unity				
			Collection		_		700.00
Account No. Bay Area Credit Service 1190 Coleman Ave Ste #1E San Jose, CA 95110			Collection				300.00
Account No.	+		collections				300.00
BROTHER LOAN 7621 W 63RD ST SUMMIT, IL 60501							
							151.00
Account No. 4551220965			collections				
Cabrera & Associates, P.C. 419 Route 59 Ste 8 Monsey, NY 10952							
Associat No.			NSF check				228.00
Account No. Caesar's Lodge E. Chicago, IN							
							75.00
Sheet1 of14 Continuation Sheets a	ttach	ed t	o Schedule F (Total o		Subt is pa		2,171.00
			(Complete only on last sheet of Schedule	F) 1	TO	ΆL	

Page 13 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 19856454			Collection				
Ccs, Inc 23220 Chagin Blvd #400 Cleveland, OH 44122							112.50
Account No.			Assignee or other notification for:				
Aol Merchandise/CC			Ccs, Inc				
A			collections				
Account No. Cellular Distributor, Inc. 14-45 117th St. College Point, NY 11356			Conscions				
							100.00
Account No. 417873			collection				100.00
Certified Recovery Systems, L.LP. 7207 Recency Square Blvd. Ste. 100 Houston, TX 77036							400.00
Account No. 839*36052							400.00
Check 'N Go Of Illinois 8357 S. Cottage Grove. Ave. Chicago, IL 60619							
							328.74
Account No.			personal loan				
Chicago Municipal Employees Credit Union 33 N. Lasalle St. Suite #300 Chicago, IL 60602							
							3,000.00
Account No.			collections				
Circuit Court Of Cook Co 121 Lasalle Rm 107 Chicago,, IL 60602							
							135.00
Sheet 2 of 14 Continuation Sheets at	tach	ed t	o Schedule F (Total o			otal age)	
			(Complete only on last sheet of Schedule l	F) 1	тот	`AL	

Page 14 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	C			C O N	U N L I	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E N T	Q U I D A T E	S P U T E D	AMOUNT OF CLAIM
Account No.			parking tickets				
City Of Chicago Department Of Revenue P.O. Box 88292 Chicago, IL 60680							2,000.00
Account No. 8932525005			utility				,
Commonwealth Edison 10 S. Dearborn St. 37th Flr P.O Box A 3005 Chicago, IL 60690							
Account No. 8932525005			utility bill	╁			1,038.00
Commonwealth Edison Bill Payment Center Chicago, IL 60668							
							450.00
Account No. 96 M3 3874			collection				
Consumer Portfolio Services, Inc.							
Account No.			Assignee or other notification for:	-			6,603.45
Kenneth B. Drost			Consumer Portfolio Services, Inc.				
Attorney For Judgement Creditor 111 Lions Drive, Suite 206 Barrington, IL 60010							
Account No.			credit card	<u> </u>			
Continential Wig							
			Assigned or other notification for	_			35.00
Account No. Select Check Inc. P.O. Box 1068 Chicago, IL 60668			Assignee or other notification for: Continential Wig				
Sheet3 of14 Continuation Sheets at	tach	ied t	o Schedule F (Total o		Subt is pa		10,126.45
			(Complete only on last sheet of Schedule	F) 1	тот	`AL	

Page 15 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 211488620510			collection				
Credit Collection Services 2 Wells Avenue Newton, MA 02459							283.00
Account No.			Assignee or other notification for:				
Labcorp Seconds			Credit Collection Services				
Account No. 21189-543885			collection				
Dunscomm 4836 Brecksville Road Richfield, OH 44286							46.24
Account No.			Assignee or other notification for:				1912 :
Office Max P.O. Box 71460 Madison Heights, MI 48071-0460			Dunscomm				
Account No.			collections				
Empress Casino 2300 Empress Dr Joliet, IL 60436							
				_			57.00
Account No. Enterprise Rent-A-Car 12739 South Sacramento Blue Island, IL 60406			collection				
Account No.	-		Assignee or other notification for:	+			250.00
REVENUE MASTER P.O. BOX 3544 GRAND RAPIDS, MI 49501			Enterprise Rent-A-Car				
Sheet4 of14 Continuation Sheets at	ttach	ed t	o Schedule F (Total		Subt is pa		636.24
			(Complete only on last sheet of Schedule	F) 1	гот	ΆL	

Page 16 of 36

_ Case No. __

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			collections				
Equifax Check Systems P.O. Box 30272 Tampa, FL 33630-3272							46.00
Account No. 2903233			collections				
FIRST REVENUE ASSURANCE VOICESTREAM P O BOX 34393 SEATTLE, WA 98124							301.00
Account No. 249314141			collection		 		301.00
Focus Receivable Managment 2700 Cumberland Parkway Suite 540 Atlanta, GA 30339			Conection				200.04
			Acciones on other potitionties for				300.94
Account No. T-Mobile			Assignee or other notification for: Focus Receivable Managment				
Account No. 45D09.9904SC			collection				
Game Cash/Game Financial P.O. Box 26008 Minneapolis, MN 55426							
							1,045.00
Account No. 10300948517			collections				
Gc Service 6330 Gulfton Houston, TX 77881							
Account No. 4405610260165211			credit card				20.00
GENESIS FINANCIAL SOLUTIONS 8705 SW NIMBUS AVE. S-300 BEAVERTON, OR 97008							
					Ļ		500.00
Sheet 5 of 14 Continuation Sheets at	tach	ed t	o Schedule F (Total o		Subte is pa		2,212.94
			(Complete only on last sheet of Schedule	F) T	TO	'AL	

Doc 1 Filed 10/07/05 Entered 10/07/05 19:08:11 Desc Main Page 17 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Collection				
Harvard Collections Services Inc. 4839 N. Elston Ave Chicago, IL 60630							1,276.00
Account No.			Collection				·
Illinois Department Of Human Services P.O. Box 19407 Springfield, IL 62794-9407	-						
			Assignee or other notification for:				502.00
Account No. Nco Financial Po Box 41417 Dept 99 Philadelphia, PA 19101	-		Illinois Department Of Human Services				
Account No.			federal taxes more than three years old				
Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St Chicago, IL 60604	-						2,000.00
Account No. 60342275			collections				2,000.00
Kevin L. String Co., L.P.A. Law Offices P.O. Box 221406 Cleveland, OH 44122							617.00
Account No.			collection				017.00
Knight Of Columbus Bingo 1104 Knights Of Columbia Dr. East Chicago, IN 46312							20.00
Account No.			restitution				20.00
Lake County Government Center 2293 N. Main St. Crown Point, IN 46307							
							335.00
Sheet 6 of 14 Continuation Sheets at	tach	ed to	o Schedule F (Total o		subte is pa		4,750.00
			(Complete only on last sheet of Schedule I	F) T	то	AL	

(Report total also on Summary of Schedules)

Case 05-75844 Doc 1 Filed 10/07/05 Entered 10/07/05 19:08:11 Desc Main Page 18 of 36

_ Case No. _

(Report total also on Summary of Schedules)

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 03 n1 149448			Collection				
Lighthouse Financial Group Of Illinois P.O. Box 18512 Tampa, FL 33679							2,685.61
Account No.			Assignee or other notification for:				
Darren L. Besic 5 E. Wilson St Batavia, IL 60510			Lighthouse Financial Group Of Illinois				
Account No.			Medical				
Little Company Of Mary Hospital 2800 West 95th St Evergreen Park, IL 60805							
Account No. 11149			collections				2,100.00
Louis, Baker & Associates LLC 9001 N. 76th St. Milwaukee, WI 53223							
			medical				405.00
Account No. Macros Ltd 2454 E. Dempster Des Plaines, IL 60016			ineuicai				
							35.00
Account No. V00010291020 Malcolm S. Gerald And Associates, Inc. 332 South Michigan Ave,Ste 514 Chicago, IL 60604			collection				
			Accience or other potification for				75.00
Account No. Little Co Of Mary Hospital			Assignee or other notification for: Malcolm S. Gerald And Associates, Inc.				
			1			otal	
Sheet 7 of 14 Continuation Sheets a	ittach	ed t			-	-	5,300.61
			(Complete only on last sheet of Schedule	F) 1	TO	ΊAL	

Page 19 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 152930			collelctions				
Malcom S. Gerald And Associates 332 S. Michigan Ave Chicago, IL 60604							520.00
Account No.			collections				
Max Recovery P.O.Box 10228 Newark, NJ 07193							56.00
Account No. 20040007157			collection				56.00
Merchants & Professional Credit Bureau P.O. Box 140675 Austin, TX 78714-0675			Conconon				
			Assistant and the second of th				1,010.09
Account No.			Assignee or other notification for: Merchants & Professional Credit Bureau				
Santanna Energy-Resident							
Account No.			Collection				
Merchants & Professional Credit Bureau P.O. Box 140675 Austin, TX 78714-0675							
							838.00
Account No.			Collection				
National Car Rental NCRS Damage Recovery P.O.Box 403355 Atlanta, GA 30384							
							64.00
Account No.	4		collection				
Nature's Way Health Center 8504 South Stony Island Ave. Chicago, IL 60617							
							38.27
Sheet 8 of 14 Continuation Sheets a	ttach	ed t	o Schedule F (Total			otal age)	
			(Complete only on last sheet of Schedule	F) 1	тот	`AT.	

Page 20 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 482yhc			collections				
Nco P.O. Box 66 Aurora, IL 60507							322.00
Account No. 60962941			collection			1	
Northwest Memorial Hospital P.O. Box 73690 Chicago, IL 60673-7690							150.00
24400 542005			Collection		\vdash	\vdash	150.00
Account No. 21189-543885 Office Max Dept 58 3520174607 P.O. Box 182378 Columbus, OH 43218	_		Conection				50.00
Account No.			Assignee or other notification for:				
Dunscomm 4836 Brecksville Road Richfield, OH 44286			Office Max				
Account No. 21189-542982			collection				
Office Max P.O. Box 71460 Madison Heights, MI 48071-0460							
						┼	68.49
Account No. 240028			collections				
Omni Credit 4040 Blackburn Lane Ste 130 Burtonsville, MD 20866							
Account No. 240028			collection			\vdash	258.00
Omni Credit Service 4040 Blackburn La #130 Burtonsville, MD 20866							
					<u></u>		257.00
Sheet 9 of 14 Continuation Sheets at	tach	ied t	o Schedule F (Total o		Subte is pa		1,105.49
			(Complete only on last sheet of Schedule 1	F) T	TO	'AL	

Doc 1 Filed 10/07/05 Entered 10/07/05 19:08:11 Desc Main Page 21 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5440455001491573			credit card				
ORCHARD BANK P.O.BOX 19360 PORTLAND, OR 97280	-						588.00
Account No.							
Pay Day Loan Store 2132 E. 71st St. Chicago, IL 60649							
Account No. 25640954			collection				224.98
Pellettieri & Associates P.C. 991 Oak Creek Drive Lombard, IL 60148			Concention				4 200 00
Account No.			Assignee or other notification for:				1,290.00
Holy Cross Hospital	=		Pellettieri & Associates P.C.				
Account No.			utility				
PEOPLES ENERGY CHICAGO, IL 60687							
Account No. 8500035845345			utility bill				5,245.00
Peoples Energy Chicago, IL 60687-0001							
Account No.			Utility				585.00
Peoples Gas 401 S. State St Chicago, IL 60697							
							1,242.00
Sheet10 of14 Continuation Sheets at	tach	ed to	o Schedule F (Total o		ubt is pa		9,174.98
			(Complete only on last sheet of Schedule l	F) T	TO	AL	

Page 22 of 36

_ Case No. __

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Γ		I	· · · · · · · · · · · · · · · · · · ·		U		1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1244530			collections				
PROFESSIONAL ACCOUNT MANAGEMENT, L.L.C. P.O. BOX 391 MILWAUKEE, WI 53201-0391							1,827.00
Account No. 65867399			collection				
Progressive Recovery Techniques P.O. Box 805030 Chicago, IL 60680-4111							
							185.00
Account No.			Assignee or other notification for:				
City Of Chicago Department Of Revenue-EMS P.O Box Chicago, IL 60680-1292			Progressive Recovery Techniques				
Account No. 0330600010			collection				
RESURRECTION HEALTH CARE 135 S. Lasalle 4588 Chicago, IL 60674							75.00
							75.00
Account No. Richard J. Daley Center Room 1005 Chicago, IL 60602			collections				
	-				-	_	95.00
Account No. 543885 Risk Management Alternatives Inc. P.O. Box 105337 Atlanta, GA 30348			collection				
	_					_	46.40
Account No. Office Max			Assignee or other notification for: Risk Management Alternatives Inc.				
					C., L.	otal	
Sheet11 of14 Continuation Sheets at	tach	ed to	o Schedule F (Tota	ıl of th		otal age)	2,228.40
			(0 1, 1 1, 1 , 01 1	- 170 7	гол	1 A T	

(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)

Page 23 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			collections				
Rjm Acquisitions Llc P.O. Box 12023 Hauppauge, NY 11788	-						100.00
Account No. 1583336			collection				
RPM LLC 1930 220th St. SE, Suite 101 Bothell, WA 98021	-						1,452.73
Account No.			Assignee or other notification for:	-			1,432.73
MCI Worldcom Wireless	-		RPM LLC				
Account No. 2351602			collection				
Salvatore Spinelli ESQ 135 Maxess Road Suite #2B Melville, NY 11747							4 024 00
Account No.			Assignee or other notification for:				4,834.88
National Car Rental			Salvatore Spinelli ESQ				
National Cal Remai							
Account No.			collections				
Shaws 9501 S. Western Ave Chicago, IL 60643							4 495 00
Account No.			Assignee or other notification for:				1,185.00
Markoff, Kransy, Goldman, Grant 134 N. Lasalle St Ste 1717 Chicago, IL 60602			Shaws				
					Subt		
Sheet12 of14 Continuation Sheets at	tach	ed to	o Schedule F (Total o	of thi	s pa	ige)	7,572.61
			(Complete only on last sheet of Schedule l	F) T	TO	AL	

Page 24 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 35746469604			collection				
Social Security Administration							12,855.90
Account No.			collections				
SUNSTAR ACCEPTANCE P O BOX 98320 LOUISVILLE, KY 40298							
					<u> </u>	₩	2,012.00
Account No. T Mobile P.O. Box 742596 Cincinnati, OH 45274-2596	_		Collection				
Account No. 3871202560TCF			Collection				300.00
TCF BANK 919 Estes Court Shaumburg, IL 60193-4436							405.00
A			nsf check		<u> </u>		405.00
Account No. TELECHECK P.O. BOX 17380 DENVER, CO 80217			IISI CIIECK				
							112.00
Account No. UIC 1740 W. Taylor Chicago, IL 60612	-		Medical				
			collection		_	₩	75.00
Account No. United States Postal Service Manager, Payroll Processing Branch 2825 Lone Oak Parkway Eagan, MN 55121-9650			CONGCUON				
					<u> </u>		50.00
Sheet13 of14 Continuation Sheets at	tach	ed t		of thi	-	age)	15,809.90
			(Complete only on last sheet of Schedule 1	r) I	.UI	AL	i

Page 25 of 36

_ Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			parking tickets		1		
Village Of Oak Lawn 9446 S. Raymond Ave Oak Lawn, IL 60453							150.00
Account No. 249314141			cellular phone				
Voice Stream P.O.Box 742596 Cincinnati, OH 45274-2596							90.00
Account No. 7033309			collections		+		90.00
Wexler & Wexler 500 W. Madison St Ste 2910 Chicago, IL 60661			Conections				400.00
			- Halonahana	-	⊢		402.00
Account No. c600051082 WORLD COM WIRELESS P.O. BOX 259 NEWARK, NJ 07101			cellular phone				1,462.00
Account No.	_						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Account No.							
Account No.							
Sheet14 of14 Continuation Sheets at	ttach	ied t	o Schedule F (Total o		Subt is pa		2,104.00
			(Complete only on last sheet of Schedule	F) 1	ron	`AT.	72.707.33

Case 05-75844	Doc 1	Filed 10/07/05	Entered 10/07/05 19:08:11	
		Document	Page 26 of 36	

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Desc Main

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 05-75844	Doc 1	Filed 10/07/05	Entered 10/07/05 19:08:11	Desc Main
		Document	Page 27 of 36	

Case No.

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Michael Austin	Citifinancial P O Box 6931 The Lakes, NV 88901-6931

Doc 1 Filed 10/07/05 Document

Page 28 of 36

Entered 10/07/05 19:08:11 Desc Main

Case No. _

IN RE Marvetta Randolph

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status		DEPENDENTS	OF DEBTOR AN	D SPOUS	SE		
Divorced		RELATIONSHIP Niece Niece				AGE 14 16	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Clerk U.S. Post Off 11 Yrs 433 W. Harris Chicago, Il 60	son					
Income: (Estimate Current Monthly gr Estimated monthly	oss wages, sala	thly income) ry, and commissions (pro rata if not paid mon	nthly)	\$	DEBTOR 4,183.75	\$	SPOUSE
SUBTOTAL				\$	4,183.75		
LESS PAYROLI a. Payroll taxes b. Insurance c. Union dues d. Other (specia	and Social Sec			\$ \$ \$ \$		\$ \$ \$	
SUBTOTAL OF I				\$	1,233.22		
TOTAL NET MO	NTHLY TAK	E HOME PAY		\$	2,950.53	\$	
Income from real p Interest and divider Alimony, maintena or that of dependen Social Security or o (Specify) Public A Pension or retirement Other monthly income	roperty nds nce or support p its listed above other governmen id ent income ome		's use	\$ \$	200.00	\$ \$	
(Specify)				\$ \$ \$		\$ \$	
TOTAL MONTH	LY INCOME			\$	3,150.53	\$	

TOTAL COMBINED MONTHLY INCOME \$ _____ 3,150.53 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

__ Case No. __

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-week or annually to show monthly rate.	cly, quarterly, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a expenditures labeled "Spouse."	a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$600.00
Are real estate taxes included? Yes No	
Is property insurance included? Yes No <u>✓</u>	¢ 200.00
Utilities: Electricity and heating fuel Water and sewer	\$300.00
Telephone	\$100.00
	Φ.
Other	_ \$
	- \$
Home maintenance (repairs and upkeep)	- \$
Food	\$ 500.00
Clothing	\$ 100.00
Laundry and dry cleaning	\$ 100.00
Medical and dental expenses	\$ 95.52
Transportation (not including car payments)	\$ 300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
Charitable contributions	\$50.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$168.00
Other	_ \$
	_ \$
Taxes (not deducted from wages or included in home mortgage payments)	_ \$
(Specify)	•
(Specify)	— \$ ——————————————————————————————————
	- \$
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	Ψ
Auto	\$ 400.00
Other	\$
	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other	\$
	_ \$
	_ \$
	_ \$
	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,713.52
(FOR CITARED 14 AND 14 DEPTONG ONLY)	
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	11 .
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, and the second secon	nnually, or at some
other regular interval.	¢ 2.450.50
A. Total projected monthly income	\$ <u>3,150.52</u> \$ 2,713.52
B. Total projected monthly expensesC. Excess income (A minus B)	\$ <u>2,713.52</u> \$ 437.00
D. Total amount to be paid into plan each Monthly	\$ 437.00
(interval)	+

Case 05-75844

Document

Doc 1 Filed 10/07/05 Entered 10/07/05 19:08:11 Desc Main Page 30 of 36

Case No. _

IN RE Marvetta Randolph

© 1993-2005 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury they are true and correct to the be		e foregoing summary and schedules, consisting of
they are true and correct to the bo	est of my knowledg	s, mornadon, and benef.
Date: October 7, 2005	Signature:	/s/ Marvetta Randolph
		Marvetta Randolph Debtor
Date:	Signature:	(Lin Delve Vere)
		(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
CERTIFICATION AND SIG	NATURE OF NON	N-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy por I have provided the debtor with a		defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that ment.
Printed or Typed Name of Bankruptcy Petition Prepare	er	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address		
Names and Social Security numb	pers of all other ind	ividuals who prepared or assisted in preparing this document:
If more than one person prepared person.	d this document, at	tach additional signed sheets conforming to the appropriate Official Form for each
Signature of Bankruptcy Petition Preparer		Date
A bankruptcy petition preparer's j in fines or imprisonment or both.		ith the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result $18\ U.S.C.\ \S\ 156.$
DECLARATION UN	IDER PENALTY (OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the		(the president or other officer or an authorized agent of the corporation or a
member or an authorized agent o	of the partnership) of the dear debtor in this	of the
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)
[An indivi	dual signing on bel	half of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 05-75844 Doc 1

Filed 10/07/05 Entered 10/07/05 19:08:11 Desc Main

Document Page 31 of 36 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Marvetta Randolph		Chapter 13
•	Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of busin

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one) 20,725.00 YTD

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Marvetta Randolph vs. The Diet pending

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION Circuit Court of Cook Co. STATUS OR DISPOSITION

Drug Settlement

Case 05-75844	Doc 1	Filed 10/07/05	Entered 10/07/05 19:08:11	Desc Mair
		Document	Page 32 of 36	

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Semrad & Associates 407 S. Dearborn Suite #400 Chicago, IL 60605

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 500.00

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

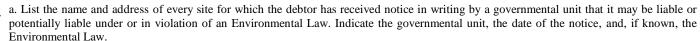
17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 7, 2005	Signature /s/ Marvetta Randolph	
	of Debtor	Marvetta Randolph
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Name of Law Firm

Case 05-75844 Doc 1 Filed 10/07/05 Entered 10/07/05 19:08:11 Desc Main Document Page 35 of 36 United States Bankruptcy Court Northern District of Illinois

IN	RE: Case No
Ma	rvetta Randolph Chapter 13
	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received\$
	Balance Due
2.	The source of the compensation paid to me was: Debtor Other (specify):
3.	The source of compensation to be paid to me is: Debtor Other (specify):
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
	d. Representation of the debtor in adversary proceedings and other contested bankruptey matters; e. [Other provisions as needed]
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:
	CERTIFICATION
	certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy roceeding.
	October 7, 2005
-	Date Signature of Attorney
	Robert J Semrad & Associates 407 S Dearborn Ave

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm t	that I have read this notice.		
			Case Number
October 7, 2005	/s/ Marvetta Randolph		
Date	Marvetta Randolph	Debtor	Joint Debtor, if an

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.